

To whom it may concern:

My name is Stacey Fowler and I have been an Independent Business Owner for 3 years. When I started this business opportunity I simply wanted a way to make income from home so that I could replace my full time job and be a stay at home mom. I have reached this goal and I am continuing to develop my business team to reach other goals such as saving for our little boy's education. I also have found out that this business team has helped us far more than just financially. I believe there is no other business opportunity that provides an opportunity to become part of a team and learn how to truly serve other people. This team has literally changed our lives and more than just financially. When we were taking a look at this business we were provided plenty of information and websites like Better Business Bureau to make EDUCATED decisions. We were also told during the presentation that this was not a get rich quick scheme and we wouldn't want to be part of anything like that. We believe that anything worthy of doing will take a work ethic and time to develop. They also pointed out statistics that are in the literature packs provided by BWB, like 1 in every 272 active IBO's ever reach the 7500 level. I believe that one statement tells you that you are not guaranteed success. I don't believe anyone that owns any type of business or works for someone else is guaranteed success. Success is a choice and the only place success comes before work is in the dictionary.

I would like address the issue of a 7 day waiting period. First of all, I find it very funny that our country is founded on freedom and the land of opportunity to become a business owner or whatever your dream may be, but yet the government and everyone other committee wants to put stipulations and regulations on your every action. I understand there is a need to protect people from schemes and other situations. The corporation we are involved with is backed by the FTC, DSA, and BBB. It's my understanding that a scheme or illegal pyramid cannot have those type of endorsements. So what are we really questioning here? What really is a scheme? I think working for someone for 40 or 50 years and putting money into pensions, social security, and 401k's for that many years so that you finally retire to enjoy life a little and then finding out that corporations are finding loop holes to take that away from hard working citizens is a SCHEME. If it's okay for corporations to do that then how can we justify a 7 seven waiting period for someone to be in control of their future and start as soon as they are ready to making a difference in their own financial future as well as changing someone else's future through this opportunity. Something else for business owners to think about is the IRS wants to see that you are actively trying to make a profit and they really like to see a business progressing from year to year. I think this type of regulation will effect profitability dramatically and slow down progression for business owners.

I would also like to address the issue of providing references or lists of local IBO's. First I do not believe someone should base their financial success in life on the financial success of others. Also, we are Independent Business Owners which means we run our businesses independently. No two people are just alike meaning everyone does not have the same morals and values. So you will have variations in how someone operates their business. The point of our structure in business is so someone has coach or mentor and it just doesn't make sense if you are sponsoring someone agreeing teach and mentor them that you should send them to someone else for advice. For example, lets say you are the coach for the Clemson Tigers picking team players and positions on the team. Would you send them to the coach for Carolina Gamecocks for advice on how to play and be successful with their position. I would hope not and if you did would you really be helping the player or hurting them?

The proposal to provide a financial substantiation I definitely oppose. This goes back to basing your own financial success on the financial success of others. No one in corporate world is required to show every Tom, Dick and Harry their financial statement. This is a violation of privacy and I would like to ask you reading this letter if you would like it if you had to give out that kind of personal information to anyone you meet? I do tell people it has provided a way for me to be a stay at home mom and anyone can ask us what level we are at and we will disclose that information but to provide financial information to everyone we meet is absolutely ridiculous. You might as well go ahead and post every single human being on this earth name and monthly/yearly income on a website (including yourself) so that anyone and everyone can see it. You may think there are problems with crime now but to be required to expose that information to anyone I can almost guarantee crime rates will increase when the right type of people get that information. So who are you really trying to protect and who's best interest do you have at heart?

I know that you will give my perspective some thought but I hope you realize that we are just regular people wanting something more out of life than waking up and answering to someone else for the next 40 to 50 years. We want to be in control of our life, our precious time, and our money. When I think about our

forefathers, especially around 4th of July when we celebrate freedom, and I am so thankful and proud to be in a country where we simply have choices. I ask you to reconsider the proposals because you are taking away the very thing this country is founded on – the freedom of choice, the freedom to own your own business, the freedom to make your dreams come true, the freedom to live your life making a real difference in the lives of others!